

Sara Fry Company
1234 Main St.
Salt Lake City, UT 84111
Phone: 801-555-3698
Fax: 801-555-4525

PRE-ADVERSE ACTION LETTER

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY
HANK A. MESS
1234 MAIN ST
SALT LAKE CITY, UT 84111

We are writing to inform you that in evaluating your application for employment we have received the enclosed consumer report. This notification is provided because we may make an adverse decision that may be based, in whole or part, on this report. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act and state law.

The report was procured pursuant to an authorization signed by you. A summary of your rights as a consumer is enclosed. If you have any questions regarding this report or believe that it may contain incorrect information, you may contact the provider of the report, JobMatch LLC, and they will respond to your inquiry. Their mailing address and phone number are listed below:

JobMatch LLC
3688 East Campus Dr. # 150
Eagle Mountain, UT 84005
Phone: 888-350-7681
Fax: 801-407-1700

JobMatch LLC only provided us the consumer report and plays no part in the decision to take any action on your employment application. JobMatch LLC is unable to provide you with specific reasons for any employment related decisions to be made.

Sincerely,
Sara Fry Company

Enclosures: Consumer Rights Notification
Consumer Report

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency

may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act. 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

CONTACT:

a. Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E. Street, S.W.
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor

Associate Deputy Administrator for Capital Access
United States Small Business Administration
406 Third Street, SW, 8th Floor
Washington, DC 20416

Securities and Exchange Commission
100 F St NE
Washington, DC 20549

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

FTC Regional Office for region in which the creditor operates or
Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357



Background Screening Report

JobMatch LLC
3688 East Campus Dr. # 150
Eagle Mountain, UT 84005
Phone: 888-350-7681
Fax: 801-407-1700

FILE NUMBER	5401	REPORT DATE	-
REPORT TO	Sara Fry Company (9999 - DEMO) 1234 Main St. Salt Lake City, UT 84111 Phone: 801-555-3698 Fax: 801-555-4525	ORDER DATE	06-21-2014 Joe Schmo
		TYPE	Custom Package

Application Information

APPLICANT	MESS, HANK A.	SSN	XXX-XX-1111	DOB	12-15-XXXX
ADDRESS(ES)	1234 MAIN ST	CITY/STATE/ZIP	SALT LAKE CITY, UT 84111		

Identity Development

Person Search - Trade House Data

RESULTS	Records Found			
SSN SEARCHED	XXX-XX-1111	SEARCH DATE	06-21-2014 6:43 PM MDT	
		Applicant Information		
FULL NAME / SSN	DOB	ADDRESS	PHONE	REPORTED DATE(S)
HANK M MESS XXX-XX-XXXX	XXXX-04-01 Age: XX	911 N DEADEND PLACE MAPLEWOOD, NJ 07040 County: ESSEX	(555)254-6011	First: 2007-08 Last: 2007-08
AKA: MESS HANK MESSNER HANK HANK MESS				
<hr/>				
HANK MESS XXX-XX-XXXX	XXXX-04-01 Age: XX	611 S LOSER ST NEW YORK, NY 10031 County: NEW YORK		First: 2006-06 Last: 2006-06
AKA: HANK MESS MESS HANK				

WARNING: This search may not be used as the basis for an adverse action on an applicant. It should only be used to verify or correct an applicant's information, or as a tool to further research of public records or other verifications.

Investigative

County Criminal Records Search

RESULTS	Records Found		
NAME SEARCHED	MESS, HANK A.	SEARCH DATE	06-21-2014 6:43 PM MDT
DOB SEARCHED	12-15-XXXX	SEARCH SCOPE	7 years
JURISDICTION	UT-SALT LAKE		
	*** Abstract ***		
NAME ON RECORD	MESS, HANK	CASE NUMBER	502008CF012155YXYXMB
DOB ON RECORD		COURT	

XXXX-04-27

OTHER IDENTIFIERS

FILE DATE

2008-08-20

OTHER INFO

Count-1

TYPE	Felony	OFFENSE	1. Possession Of Schedule 4 Substance
DISPOSITION	Court:		Pre Trial Intervention
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:		24 Months Or Pretrial Intervention Next Court Date 10/08/2010
OTHER INFO			
COMMENT			

Count-2

TYPE	Felony	OFFENSE	2. Possession Of Schedule 2 Substance
DISPOSITION	Court:		Pre Trial Intervention
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:		24 Months Or Pretrial Intervention Next Court Date 10/08/2010
OTHER INFO			
COMMENT			

Count-3

TYPE	Felony	OFFENSE	3. Attempt To Obtain Controlled Substance By Fraud
DISPOSITION	Court:		Pre Trial Intervention
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:		24 Months Or Pretrial Intervention Next Court Date 10/08/2010
OTHER INFO			
COMMENT			

***** Abstract *****

NAME ON RECORD	MESS, HANK	CASE NUMBER	2008CF012149YXY
DOB ON RECORD	XXXX-04-27	COURT	
OTHER IDENTIFIERS		FILE DATE	2008-08-20
OTHER INFO			

Count-1

TYPE	Felony	OFFENSE	1. Attempt To Obtain Controlled Substance By Fraud
DISPOSITION	Court:		Pre Trial Intervention
DISPOSITION DATE	2009-09-18	OFFENSE DATE	
SENTENCE	Sentence:		24 Months Or Pretrial Intervention Next Court Date 10/08/2010
OTHER INFO			
COMMENT			

***** Abstract *****

NAME ON RECORD	MESS, HANK	CASE NUMBER	502007CT024900YXYXSB
DOB ON RECORD	XXXX-04-27	COURT	
OTHER IDENTIFIERS		FILE DATE	2008-08-17
OTHER INFO			

Count-1

TYPE	Traffic	OFFENSE	1. Unregistered Motor Vehicle
DISPOSITION	Court:	Nolle Prose	
DISPOSITION DATE	2007-10-16	OFFENSE DATE	
SENTENCE			
OTHER INFO	Charge Classification:	Criminal	
COMMENT			

WARNING: Based on the information provided JobMatch LLC searched for public records in the sources referenced herein for criminal history information as permitted by federal and state law. 'Records Found' means that our researchers found a record(s) in that jurisdiction that matched the personal identifiers (i.e., Name, SSN, Date of Birth, Address) listed for the subject in the above abstract. JobMatch LLC does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report. Further investigation into additional jurisdictions, or utilization of additional identifying information, may be warranted. Please call for assistance.

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

***** End Of Report *****
